

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

KML Law Group, P.C.

701 Market Street, Suite 5000

Philadelphia, PA 19106

201-549-2363

dcarlon@kmlawgroup.com

Attorneys for Secured Creditor

Freedom Mortgage Corporation



Order Filed on September 12, 2023

by Clerk

U.S. Bankruptcy Court

District of New Jersey

In Re:

Gustavo Eqizi, Jr.

Judith Egizi

Debtors

Brea Wilson

Thomas Wilson

Co-Debtors

Case No.: 19-28989 JNP

Hearing Date: 9/12/2023 @ 11:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: September 12, 2023

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtors: Gustavo Eqizi, Jr. & Judith Egizi

Case No: 19-28989 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Freedom Mortgage Corporation, Denise Carlon appearing, upon a certification of default as to real property located at 201 Prairie Court, Unit 201, Quakertown, PA 18951, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Jill Maria Tribulas, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 10, 2023, Debtors are due for the August 2023 payment of \$1,265.42 (1 @ \$1,321.52 less suspense \$56.10) to be paid by August 31, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2023, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorney's fees which is to be paid through Debtors' Chapter 13 plan and the certification of default is hereby resolved.

In re:
Gustavo Eqizi
Judith Egizi
Debtors

Case No. 19-28989-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 13, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	Gustavo Eqizi, Jr., Judith Egizi, 12 Henry Rd, Gibbsboro, NJ 08026-1310

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 13, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill Marie Tribulas	on behalf of Debtor Gustavo Eqizi Jr. jillmarietribulas@comcast.net
Jill Marie Tribulas	on behalf of Joint Debtor Judith Egizi jillmarietribulas@comcast.net
Melanie Carmela Grimes	on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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Date Rcvd: Sep 13, 2023

Form ID: pdf903

Total Noticed: 1

William M. E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com

William M.E. Powers, III

on behalf of Creditor CitiMortgage Inc. ecf@powerskirm.com

TOTAL: 9